Please use the temporary coupons below during your trial modification period and be sure to include your loan number on your check. If you have already remitted some payments or have set up electronic payments for future payments under the trial plan, please disregard these temporary coupon(s) for those months.

If you prefer to make your payment by phone, or have any questions about these temporary coupons, please call us at (800) 548-7912. During your trial modification period, we are waiving any telephone payment fees and can schedule your payments in advance to help make it easier to keep your trial plan current. If you loan is in foreclosure, certified funds are required.

Additionally, you may not receive statements during the trial modification months. Normal billing statements reflecting the modified terms will resume once your trial modification is effective.

#24177651

confunction of 189.38

continostor

Cut Here -

For customers who have received a discharge in bankruptcy, or who are subject to the protections of an automatic stay in a bankruptcy proceeding, this notice is for information only and is not a demand for payment. Please be advised that principal curtailments that may be applied with this payment cannot be reversed.

DO NOT SEND CASH

Trial Period Payment #4 (Modification Continuation Payment)

JOEL JENKINS AND TRACI JENKINS

Loan Number:

1866479211

Payment Due:

\$1,759.32

Due Date:

APRIL 01, 2010

CHASE PAYMENT PROCESSING

P.O. BOX 78420

PHOENIX, AZ 85062-8420



EXHIBIT